

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16-33716-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Maria Imelda Cardona  
20 Arthur Street  
Clifton, NJ 07011

Social Security No.:  
xxx-xx-9252

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable John K. Sherwood on:

Date: 8/24/17  
Time: 11:00 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Russell L. Low, Attorney

COMMISSION OR FEES  
\$1,400.00

EXPENSES  
\$0.00

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Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016-1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016-1(h)).

Dated: July 24, 2017  
JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Maria Imelda Cardona  
 Debtor

Case No. 16-33716-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 137Page 1 of 2  
Total Noticed: 35

Date Rcvd: Jul 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2017.

db +Maria Imelda Cardona, 20 Arthur Street, Clifton, NJ 07011-1414  
 516546697 +American Express, P.O. Box 981535, El Paso, TX 79998-1535  
 516546698 +American Express, American Express Special Research, Po Box 981540, El Paso, TX 79998-1540  
 516758433 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516546706 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410)  
 516546699 #+Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012  
 516546702 #+Bank Of America, Attn: Bankruptcy NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 516546703 +Bank Of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 516546724 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195)  
 516546713 +Chase, Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
 516546707 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 516546717 +Chase, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 516546712 +Chase, Po Box 24696, Columbus, OH 43224-0696  
 516546709 +Chase, Po Box 901039, Fort Worth, TX 76101-2039  
 516546718 +Chase Auto, 600 Community Drive, Manhasset, NY 11030-3802  
 516546719 +Chase Bank, Pob 19120, Houston, TX 77224-9120  
 516546721 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr. Mail Code: Oh4-7133, Columbus, OH 43219-6009  
 516546722 +Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 516546723 +Chase Mtg, 10790 Rancho Berna, San Diego, CA 92127-5705  
 516546728 +El Especialito News Paper, 3711 Hudson Avenue, Union City, NJ 07087-6015  
 516546729 +Emc Mortgage, Attention: Bankruptcy Clerk, Po Box 293150, Lewisville, TX 75029-3150  
 516546731 +Hc Roya, 333 Holtzman Rd, Madison, WI 53713-2109  
 516546733 +Hy Cite Corporation, 333 Holtzman Rd, Madison, WI 53713-2109  
 516612943 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Chase Bank USA,, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516546736 +Second Round Lp, 4150 Friedrich Lane Suit, Austin, TX 78744-1052  
 516784927 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
 516546737 +Wayne Emergency Medical Associates, PO Box 779, Livingston, NJ 07039-0779

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 24 2017 23:57:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 24 2017 23:57:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516774626 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 24 2017 23:57:51 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837  
 516546727 E-mail/Text: mrdiscen@discover.com Jul 24 2017 23:56:59 Discover Fin, Po Box 15316, Wilmington, DE 19850  
 516546726 +E-mail/Text: mrdiscen@discover.com Jul 24 2017 23:56:59 Discover Fin, Po Box 6103, Carol Stream, IL 60197-6103  
 516546730 +E-mail/PDF: gecscedi@recoverycorp.com Jul 25 2017 00:00:50 Gemb/home Design, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 516546732 +E-mail/PDF: gecscedi@recoverycorp.com Jul 25 2017 00:00:50 Homedn/gemb, Po Box 981439, El Paso, TX 79998-1439  
 516546735 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 25 2017 00:00:56 Pinnacle Credit Service, Po Box 640, Hopkins, MN 55343-0640

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516546704\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
 516546705\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
 516546701\* +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
 516546725\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195)  
 516546716\* +Chase, Po Box 901039, Fort Worth, TX 76101-2039  
 516546708\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 516546710\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 516546711\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 516546714\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 516546715\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 516546720\* +Chase Bank, Po Box 19120, Houston, TX 77224-9120  
 516546734\* +Hy Cite Corporation, 333 Holtzman Rd, Madison, WI 53713-2109

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User: admin  
Form ID: 137

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Jul 24, 2017

516546700 ##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054

TOTALS: 0, \* 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 20, 2017 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC NJECFMAIL@mwc-law.com  
Celine P. Derkrikorian on behalf of Creditor BAYVIEW LOAN SERVICING, LLC njecfmail@mwc-law.com  
Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC njecfmail@mwc-law.com  
Denise E. Carlon on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank,  
N.A., as trustee, on behalf of the holders of the Structured Asset Mortgage Investments II Inc.,  
Bear Stearns ALT-A Trust II, Mortgage Pass-Through dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Debtor Maria Imelda Cardona rbear611@aol.com,  
ecf@lowbankruptcy.com/r57808@notify.bestcase.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7